



October 2025

133 Ma'a Street, Kahului, HI 96732
 Mon - Fri | 9:00 am - 4:45pm
 (808) 244-7981 | WailukuFCU.com

Wailuku FCU Celebrates Our 2025 Scholarship Winners!



Congratulations to this year's Wailuku FCU Scholarship recipients! Five outstanding students received \$2,000 each based on criteria that included financial need, community service, leadership, and academics. Together, they logged 375+ hours of community service within the past year. Best wishes as you continue your journey in education and community impact!

- Jane-Nia Schmidt - University of Nevada, Las Vegas
- Jasmine Devery - University of British Columbia
- Ka'iulani Kamau - University of Hawai'i at Mānoa
- Sierra Ha'o - Oregon State University
- Sophie Villarosa - Oregon State University

We also thank all applicants, wish them all the best in the year ahead, and applaud our future leaders for their dedication to serving our community.

International Credit Union Day

Celebrate International Credit Union Day with Us! On Thursday, October 16, 2025, we join credit unions worldwide to honor community, cooperation, and financial empowerment. To thank our members, we're giving away Bluetooth speakers—while supplies last! Mahalo for being part of our Wailuku FCU 'ohana!

fraud & Scam Awareness

Mobile wallet scams on Apple Pay and Google Pay are on the rise. Scammers use phishing, SMiShing, and fake websites to steal payment card info and one-time passcodes. They may trick you into thinking you're paying legitimate bills, then use your details to make unauthorized purchases.

Protect yourself:

1. Never share one-time passcodes or login credentials.
2. Avoid clicking links in unsolicited texts or emails—always verify the source.
3. Monitor your account regularly for suspicious activity.
4. Contact Wailuku FCU immediately if you suspect fraud.

Important Update: American Savings Bank ATM Surcharge-free Agreement Ends Soon!

Beginning March 31, 2026, our surcharge-free agreement with American Savings Bank will end. Members who choose to receive electronic statements can earn up to \$20 per month in ATM surcharge reimbursements. Plus, as a bonus, members will receive \$10 just for signing up for e-statements, e-notices, and e-receipts!

*Member is responsible for paying all taxes associated with the reward.

Rate Board

(Rates in effect starting immediately. All rates are subject to change without notice. Some restrictions may apply. Certain fees may reduce earnings.)

Savings

	Dividend Rate	APY*
Share Account	0.07%	0.07%
Holiday Club Savings	0.07%	0.07%
Share Draft	0.03%	0.04%

High-Yield Tiered Savings

	Dividend Rate	APY*
Less than \$50,000.00**	0.07%	0.07%
\$50,000.00 - \$99,999.99**	1.49%	1.50%
\$100,000.00 - \$249,999.99**	1.98%	2.00%
\$250,000.00 or Greater**	1.98%	2.00%

**The APY for your account will be determined by the average daily balance for the month and will be applied to the entire account balance based on the tiers as shown above.

Share Certificate Accounts

	Dividend Rate	APY*
6-Month Term	3.93%	4.00%
12-Month Term	3.69%	3.75%
24-Month Term	3.45%	3.50%
36-Month Term	2.96%	3.00%
48-Month Term	2.72%	2.75%
60-Month Term	2.47%	2.50%

(Minimum balance and opening deposit of \$1,000)

*Annual percentage yields (APYs) are subject to change at any time without notice. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings. Dividends compound and credit to certificate monthly. Automatic renewal upon maturity.

Consumer Loans

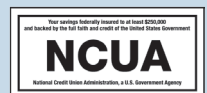
	APR*
New Auto Loans	
Rates as low as	4.75%
Used Auto Loans	
Rates as low as	4.95%
Personal Loans	
Rates as low as	6.75%
Share Secured Loan****	
Rates as low as	2.49%
Share Secured Line of Credit****	
Rates as low as	2.99%
Personal Line of Credit	
Rates as low as	8.99%

****100% of the loan amount is secured by funds in your share (savings) account.

***APR = Annual Percentage Rate. Rates for New and Used Auto Loans are determined by an evaluation of your credit, the term of the loan, loan-to-value (loan balance divided by vehicle value) and direct deposit/payroll deduction. Rates for Personal Loans are determined by an evaluation of your credit, the term of the loan and direct deposit/payroll deduction. Rates subject to change at any time without notice. Payments example: The monthly payment per \$1,000 for 36 months at 4.75% will be \$29.86.

Real Estate Loans

First Mortgage Loan
 Home Equity Line of Credit
 Vacant Land Loan
 Please call for current rates.



Community Involvement



Our July school supply drive was a tremendous success! Thanks to the generosity of our members, we gathered an abundance of supplies for the keiki of Maui. We also want to recognize Maui's Caring Women in Action for their contribution to this year's drive. Pictured here are just a few of the many items collected. All donations were given to Keiki Cupboard, a local nonprofit committed to providing essential items to Maui's schoolchildren.



On August 9, 2025, the Credit Unions of Maui hosted their 10th Annual Charity Golf Tournament with Wailuku FCU staff volunteering at the closest to the hole contest. The tournament raised \$35,000 to benefit the Pacific Cancer Foundation. The Credit Unions of Maui includes Kahului FCU, Maui FCU, Maui County FCU, Maui Teachers FCU, Valley Isle Community FCU, and Wailuku FCU. To date, the tournament has raised over \$300,000 for nonprofits dedicated to improving the health and well-being of individuals throughout Hawai'i.

Member Appreciation Giveaway

We're still celebrating 70 Years of Serving You! To thank our members, we're giving away monthly prizes through December 31, 2025. Eligible members are automatically entered each month for a chance to win fun prizes like backpack coolers, logo apparel, gift cards, and more.

No purchase or payment is required to win a prize or to participate in the promotion. Only members of Wailuku Federal Credit Union in good standing are eligible to participate. Member must be an active member (non-dormant), current on all loans, have a minimum of \$50.00 (par value) in their share account, opted in to receive all credit union communications, and have up to date contact information. Account must be opened at least thirty (30) days prior to the date of prize drawing. Participants must be aged eighteen (18) or older. Members can only win once. Other restrictions may apply.

Drive Your Dreams With Wailuku FCU Loans!

Looking to buy a car or fund life's big moments? Wailuku FCU has you covered with competitive rates on personal and auto loans. Our friendly Loan Officers make the process simple, fast, and stress-free—helping you get the funds you need without missing a beat.

Why choose Wailuku FCU?

- Flexible terms tailored to your needs
- Fast approvals and easy application
- Expert guidance every step of the way

Don't wait—contact us today and take the first step toward making your dreams a reality!

Move Money Your Way!

Transfer funds between your Wailuku FCU checking and other accounts in 1-3 business days. Set up one-time, recurring, or future-dated transfers easily via online banking or our mobile app. Fast, flexible, and convenient—call or email us with any questions!



Holiday Closings

- October 13 - Discoverers' Day - Closed
- November 11 - Veterans Day - Open
- November 27 - Thanksgiving Day - Closed
- November 28 - Black Friday - Closed
- December 24 - Christmas Eve - Closing at 1pm
- December 25 - Christmas Day - Closed
- December 31 - New Year's Eve - Closing at 1pm
- January 1 - New Year's Day - Closed

Staff Announcements



Congrats to Joe Toma for celebrating 5 years with our team! Your dedication, talent, and teamwork have made such a positive impact, and we're lucky to have you. Thank you for all that you do!

2026 Board of Directors Nominations

Chairman Todd Hondo appointed the following to the Nominating Committee in the 2026 Board of Directors elections: Lori Hondo, Rose Brown and Katherine Teixeira. The Nominating Committee submits the following names of nominations to the Board of Directors for the 2026 Annual Meeting election (two to be elected): Shawna Pabingwit and Kara Shimizu. Other interested members may submit their nominations by petitions signed by one percent of the other members with a minimum of 20 and a maximum of 500. Petition and biographical data forms are available at the Credit Union office. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position filled.

Deadline to submit nominations is November 14, 2025, at the close of business.

Kara Shimizu has been a Wailuku FCU member for 12 years and previously served on the Supervisory Committee for 3 years. Kara has been working as a Certified Public Accountant for 30+ years. She is currently self-employed and has previously worked for Maui Land & Pineapple Company, Inc. and Deloitte & Touche. Kara currently serves on the board of Wailuku FCU. Previous experience in non-profits includes serving on the boards of BHS Project Grad, Maui Junior Golf, Maui United Way, Iao School Renaissance Foundation, and Wailuku Hongwanji Preschool.

Shawna Pabingwit serves as the Title IX and Equal Employment Opportunity Coordinator at the University of Hawai'i Maui College, where she also chairs the Student Behavior Intervention Team. She has been a Wailuku FCU member for 13 years and served as a former Member Service Representative for 3 years and Supervisory Committee Member for 2 years. Shawna continues to give back through campus and community service, including her roles as a Wo Learning Champion, Phi Theta Kappa Honor Society Chapter Advisor, and UH PAU Violence Program Maui representative. Shawna holds a Master's Degree in Human Resources Management from UH Mānoa and currently serves as a Co-President of the AAUW Maui Branch, UHMC representative of the E Ola Hou Prevent Suicide Maui Task Force, and a volunteer with the SHRM Hawai'i Maui District.